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Sir:

Transmitted herewith for filing is the Patent Application of:

Inventor:

Rick A. Hamilton II

For:

Corporate Rewards Program Overdraft Method

Assignee Name: International Business Machines Corporation

Assignee Residence: Armonk, New York

Enclosed are:

- X 1 1 Patent Specification including an Abstract
- 4 Pages of Claims
- 2 Sheet(s) of drawings. X Informal Formal
- Declaration(s) and Power of Attorney X
- Form PTO 1595 and Assignment of the Invention to IBM Corporation X
- A certified copy of a \_\_\_\_ application.
- Information Disclosure Statement, PTO 1449 and copies of 5 references. X

The filing fee has been calculated as shown below: Fee Rate Number Number Filed Extra 710.00 Basic Fee 18.00 21 - 20 x 18 =Total Claims .00 x 80 =3 - 3 0 Indep. Claims 0.00 MULTIPLE DEPENDENT CLAIM PRESENTED x 270 =TOTAL 728.00

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Respectfully submitted,

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